

**Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) ~~A method for presenting a bill and associated non-bill information via a network, comprising;~~ method, comprising:

transmitting to a payer, via a network, a bill including a first charge, a second charge, a first location identifier that indexes a portion of a first document comprising [of] first non-bill information upon which the first charge is based, and a second location identifier that indexes a portion of a second document comprising [of] second non-bill information upon which the second charge is based;

receiving from the payer, via the network, a request for at least one of the first non-bill information ~~and the~~ or the second non-bill information; and

transmitting to the payer, via the network, the requested non-bill information in response to the received request.

2. (Currently Amended) The method of claim 1, ~~wherein:~~ wherein the first document comprising first non-bill information and the second document comprising second non-bill information are the same document.

~~the first non-bill information is a first portion of a document; and~~

~~the second non-bill information is a second portion of the same document.~~

3. (Original) The method of claim 2, wherein the document is one of a contract, a tariff, or a warranty.

4. (Currently Amended) The method of claim 1, wherein the first location identifier ~~of the first non-bill information~~ includes a first hyper-link and the second location identifier ~~of the second non-bill information~~ includes a second hyper-link, and further comprising:

activating at least one of the first hyper-link and the second hyper-link to request non-bill information.

5. (Currently Amended) The method of claim 1, wherein:  
the bill, including the first location identifier ~~of the first non-bill information~~ and the second location identifier, ~~identifier of the second non-bill information~~, is transmitted to the payer by a bill presentment server; and  
the non-bill information is transmitted to the payer by a non-bill presentment server separate from the bill presentment server.

6. (Original) The method of claim 5, wherein:  
the bill presentment server is associated with a bill presentment service provider; and  
the non-bill presentment server is associated with a biller.

7. (Original) The method of claim 1, wherein the bill is one of a detailed bill or a summary bill.

8. (Original) The method of claim 1, wherein the bill further includes a location identifier of non-bill information other than non-bill information upon which a charge is based.

9. (Currently Amended) A ~~system for presenting a bill and associated non-bill information, comprising:~~ system, comprising:

a first network station configured to transmit, via a network, a bill including a first charge, a second charge, a first location identifier that indexes a portion of a first document comprising [of] first non-bill information upon which the first charge is based, and a second location identifier that indexes a portion of a second document comprising [of] second non-bill information upon which the second charge is based; and

a second network station configured to receive the transmitted bill, to transmit a request ~~request~~ for at least one of the first non-bill information ~~and the~~ or the second non-

bill information via the network, and to receive the requested non-bill information via the network.

10. (Currently Amended) The system of claim 9, ~~wherein:~~ wherein the first document comprising first non-bill information and the second document comprising second non-bill information are the same document.

~~the first non-bill information is a first portion of a document; and  
the second non-bill information is a second portion of the same document.~~

11. (Original) The system of claim 9, wherein the bill is one of a summary bill or a detailed bill.

12. (Currently Amended) The system of ~~claim 9,~~ claim 10, wherein the document is one of a contract, a tariff, or a warranty.

13. (Currently Amended) The system of claim 9, wherein:  
the first location identifier ~~of the first non-bill information~~ includes a first hyper-link;  
the second location identifier ~~of the second non-bill information~~ includes a second hyper-link; and

the second network station is further configured to activate the first hyper-link to request the first non-bill information and to activate the second hyper-link to request the second non-bill information.

14. (Currently Amended) The system of claim 9, wherein:  
the first network station is further configured to store the first non-bill information and the second non-bill information, to receive the request for non-bill information, and to transmit the requested non-bill information to the second network station via the network;

the first network station is associated with one of a biller or a bill presentment service provider; and

the second network station is associated with a ~~payer;~~ payer.

15. (Currently Amended) The system of claim 9, further comprising:  
a third network station configured to store the first non-bill information and the second non-bill information, to receive the request for non-bill information, and to transmit non-bill information to the second network station via the network;  
wherein the first network station is associated with a bill presentment service provider, the second network station is associated with a payer, and the third network station is associated with a biller.
16. (Original) The system of claim 9, wherein the bill further includes a location identifier of non-bill information other than non-bill information upon which a charge is based.
17. (Previously Cancelled)
18. (Currently Amended) ~~A method for presenting a bill and associated non-bill information via a network, comprising:~~ method, comprising:  
transmitting to a payer, via a network, a bill including a charge and a location identifier that indexes [of] a portion of a document comprising non-bill information upon which the charge is based;  
receiving from the payer, via the network, a request for the portion of the document comprising non-bill information; and  
transmitting to the payer, via the network, the portion of the document comprising non-bill information in response to the received request.
19. (Original) The method of claim 18, wherein the bill is one of a detailed bill or a summary bill.
20. (Currently Amended) The method of claim 18, wherein the document comprising non-bill information is one of a contract, a tariff, or a warranty.

21. (Currently Amended) The method of claim 18, wherein:  
the bill including the location identifier is transmitted by one of a bill presentment service provider or a biller; and  
the portion of the document comprising non-bill information is transmitted by the biller.

22. (Currently Amended) The method of claim 18, wherein:  
the location identifier is a first location identifier; and  
the bill further includes a second location identifier [of] that indexes a portion of the document comprising non-bill information other than non-bill information upon which a charge is based.

23. (Currently Amended) A ~~system for presenting a bill and associated non-bill information via a network, comprising:~~ system, comprising:

a first network station configured to transmit, via a network, a bill including a charge and a location identifier that indexes [of] a portion of a document comprising non-bill information upon which the charge is based; and

a second network station configured to receive the transmitted bill, to transmit a request for the portion of the document comprising non-bill information, and to receive the requested portion of the document comprising non-bill information via the network.

24. (Original) The system of claim 23, wherein the bill is one of a summary bill or a detailed bill.

25. (Currently Amended) The system of claim 23, wherein the document comprising non-bill information is one of a contract, a tariff, or a warranty.

26. (Currently Amended) The system of claim 23, wherein:  
the first network station is further configured to store the document comprising non-bill information, to receive the request for the portion of the document comprising non-bill information, and to transmit the requested portion of the document comprising non-bill

information to the second network station via the network;

the first network station is associated with one of a biller or a bill presentment service provider; and

the second network station is associated with a payer.

27. (Currently Amended) The system of claim 23, further comprising:

a third network station configured to store the document comprising non-bill information, to receive the request for the portion of the document comprising non-bill information, and to transmit the requested portion of the document comprising non-bill information to the second network station via the network;

wherein the first network station is associated with a bill presentment service provider, the second network station is associated with a payer, and the third network station is associated with a biller.

28. (Original) The system of claim 23, wherein:

the location identifier is a first location identifier; and

the bill further includes a second location identifier of non-bill information other than non-bill information upon which a charge is based.

29. (Currently Amended) An article of ~~manufacture for presenting a bill and associated non-bill information via a network, comprising:~~ manufacture, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

transmit, via a network, a bill including a first charge, a second charge, a first location identifier that indexes a portion of a first document comprising first non-bill information upon which the first charge is based, and a second location identifier

that indexes a portion of a second document comprising second non-bill information upon which the second charge is based;

receive, via the network, a request for at least one of the first non-bill information and the second non-bill information; and

transmit, via the network, the requested non-bill information.

30. (Currently Amended) An article of ~~manufacture for presenting a bill and associated non-bill information via a network, comprising:~~ manufacture, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

transmit, via a network, a bill including a charge and a location identifier ~~of a portion~~ that indexes a portion of a document comprising non-bill information upon which the charge is based;

receive, via the network, a request for the portion of non-bill information; and

transmit, via the network, the portion of the document comprising non-bill information.